

## Take Action to Stay Covered through the Marketplace in 2015

If you bought a health plan through the Health Insurance Marketplace in 2014, it's time to start reviewing your coverage. There may be new health care plans available for 2015 that weren't an option last year, or you may find another plan that better fits your needs and budget. You'll need to decide whether to renew your current plan or enroll in a different plan for 2015.

This fall, if you have a plan through the Marketplace, you'll get two important notices about your health coverage. One will come from your health insurance company to explain any changes to premiums and benefits for the coming year. Another will come from the Marketplace with important deadlines and information about Open Enrollment, which starts on November 15, 2014. These notices help you understand your choices for 2015.

### 5 Important Steps

To stay covered through the Marketplace for 2015, follow these 5 Steps:

1. **Review** your current plan's 2015 health coverage and costs.
2. **Update** your Marketplace application, starting November 15.
3. **Compare** the health plans available to you in 2015.
4. **Choose** the plan that best meets your needs.
5. **Enroll** in the health plan you want for 2015 coverage.

You'll need to complete all 5 Steps to finish enrolling in a health plan, even if you want to stay in the same plan. This is important to get the coverage you want and the most cost savings that you're eligible for.

You must enroll in a plan by December 15, 2014, if you want your coverage to start on January 1, 2015. If you enroll in a plan after December 15, 2014, your coverage will start on the first day of the next month or second month depending on when you enroll. Open enrollment ends on February 15, 2015.

**Want help or need more information?** To complete the 5 Steps, or if you have questions about staying enrolled in the Marketplace, visit [HealthCare.gov](http://HealthCare.gov) or call the

Marketplace Call Center toll-free at 1-800-318-2596, to speak with a trained customer service representative. TTY users should call 1-855-889-4325. You can also visit [Localhelp.HealthCare.gov](http://Localhelp.HealthCare.gov) to find help in your area.